

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 23-15191-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steven J Kolis  
448 Thomas Street  
Phillipsburg, NJ 08865

Social Security No.:

xxx-xx-2397

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 4/9/24.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: April 9, 2024

JAN: wiq

Jeanne Naughton  
Clerk

In re:  
Steven J Kolis  
Debtor

Case No. 23-15191-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 09, 2024

User: admin  
Form ID: 148

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2024:

Recip ID	Recipient Name and Address
db	+ Steven J Kolis, 448 Thomas Street, Phillipsburg, NJ 08865-3344
519947383	+ Catherine Kolis, 448 Thomas Street, Phillipsburg, NJ 08865-3344
519947392	Netcredit/rb, Attn: Bankruptcy Dept 175 W Jackson Blv, Chicago, IL 60604
519947396	Target, c/o Financial & Retail Srvs Mailstop BT, Minneapolis, MN 55440

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 09 2024 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 09 2024 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: rmcdowell@slgcollect.com	Apr 09 2024 20:43:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
cr	+ Email/Text: bk@szjlw.com	Apr 09 2024 20:43:00	Santander Consumer USA Inc., 2860 Patton Rd., Roseville, MN 55113-1100
519947379	+ Email/Text: bankruptcy@affinityfcu.com	Apr 09 2024 20:44:00	Affinity Federal Credit Union, Attn: Bankruptcy 73 Mountainview Bouleva, Basking Ridge, NJ 07920-2332
519960096	+ Email/Text: rmcdowell@slgcollect.com	Apr 09 2024 20:43:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
519960153	+ Email/Text: bkfilings@zwickerpc.com	Apr 09 2024 20:44:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
519947380	Email/PDF: bncnotices@becket-lee.com	Apr 09 2024 21:00:37	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519947381	EDI: TSYS2	Apr 10 2024 00:40:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
519947382	EDI: CAPITALONE.COM	Apr 10 2024 00:40:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519956698	+ EDI: AIS.COM	Apr 10 2024 00:40:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519947384	+ EDI: CITICORP	Apr 10 2024 00:40:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519947385	+ EDI: CITICORP	Apr 10 2024 00:40:00	Citibank North America, Attn:

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			Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
519947386	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 09 2024 21:00:34	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
519947387	EDI: AMINFOFP.COM	Apr 10 2024 00:40:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
519947388	+ EDI: PHINGENESIS	Apr 10 2024 00:40:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
520005390	EDI: JEFFERSONCAP.COM	Apr 10 2024 00:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519947389	^ MEBN	Apr 09 2024 20:43:25	KML Law Group, P.C., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
519954468	Email/PDF: resurgentbknotifications@resurgent.com	Apr 09 2024 21:00:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519975344	^ MEBN	Apr 09 2024 20:42:17	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519947390	Email/Text: camanagement@mtb.com	Apr 09 2024 20:44:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
519997204	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 09 2024 20:44:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519952117	^ MEBN	Apr 09 2024 20:42:41	NCB Management Services, Inc., One Allied Drive, Trevese, PA 19053-6945
519947391	EDI: NAVIENTFKASMSERV.COM	Apr 10 2024 00:40:00	Navient, Attn: Bankruptcy, PO Box 9640, Wilkes-Barr, PA 18773-9640
519958908	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 09 2024 20:43:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc, PO BOX 8961, Madison, WI 53708-8961
520004597	EDI: PRA.COM	Apr 10 2024 00:40:00	Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541
520000077	EDI: PRA.COM	Apr 10 2024 00:40:00	Portfolio Recovery Associates, LLC, c/o Wawa, POB 41067, Norfolk VA 23541
520005295	+ EDI: JEFFERSONCAP.COM	Apr 10 2024 00:40:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519973243	EDI: Q3G.COM	Apr 10 2024 00:40:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
519997336	EDI: Q3G.COM	Apr 10 2024 00:40:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519956472	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 09 2024 20:44:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
519947393	+ EDI: NAVIENTFKASMSERV.COM	Apr 10 2024 00:40:00	Sallie Mae, Inc, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
519947394	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 09 2024 20:44:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
519947395	Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Apr 09 2024 21:00:34	Secretary of Housing & Urban Development, 451 7th St Sw, Washington, DC 20410-0001
519948105	Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Apr 09 2024 21:00:34	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278

TOTAL: 35

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marc C Capone	on behalf of Debtor Steven J Kolis ecf@gbclawgroup.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
Rebecca K. McDowell	on behalf of Creditor Affinity Federal Credit Union rmcdowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com

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